

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Timothy Hefner
 Cindy Hefner
 Debtors

Case No. 19-11911-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Jul 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2019.

db/jdb
 14300325 +Timothy Hefner, Cindy Hefner, 82 Canterbury Ct, Downingtown, PA 19335-1107
 14296148 B&B COLLECTIONS INC, PO BOX 2137, Toms River, NJ 08754-2137
 14300331 +Benchmark Federal Cred, 1522 Mcdaniel Dr, West Chester, PA 19380-7034
 14300333 +COMPLETE COLLECTION SERV, 4833 N DIXIE HWY, Fort Lauderdale, FL 33334-3928
 14300334 +EMERGENCY CARE SPECIALISTS, PO BOX 667, Toms River, NJ 08754-0667
 14296152 EOS CCA, PO BOX 981008, Boston, MA 02298-1008
 14296151 +Fay Servicing LLC, 440 S La Salle St Ste 20, Chicago, IL 60605-5011
 14300339 +Fay Servicing LLC, Attn: Bankruptcy, 440 S La Salle St Suite 2000, Chicago, IL 60605-5011
 14300340 PENN CREDIT, 916 S 14TH ST, PO BOX 69703, Harrisburg, PA 17106-9703
 14300343 PENN MEDICINE, PO BOX 824406, Philadelphia, PA 19182-4406
 14300344 Premier Orthopaedics, PO BOX 1870, Cary, NC 27512-1870
 14296157 +RADIUS, PO BOX 39086, Minneapolis, MN 55439-0086
 14296158 +The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: megan.harper@phila.gov Jul 13 2019 03:12:47 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 13 2019 03:11:54
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcyntices@usdoj.gov Jul 13 2019 03:12:33 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14300327 E-mail/Text: kellyp@ccpdocs.com Jul 13 2019 03:13:14 CARDIOLOGY CONSULTANTS PH,
 207 N BROAD ST 3RD FLOOR, Philadelphia, PA 19107-1500
 14296149 +E-mail/Text: bankruptcy@cavps.com Jul 13 2019 03:12:29 Cavalry Portfolio Services,
 Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
 14296150 +E-mail/Text: bankruptcy@cavps.com Jul 13 2019 03:12:29 Cavalry Portfolio Services,
 500 Summit Lake Drive, Valhalla, NY 10595-2322
 14300332 EDI: DCI.COM Jul 13 2019 07:03:00 DIVERSIFIED CONSULTANTS INC, PO BOX 551268,
 Jacksonville, FL 32255-1268
 14296153 +E-mail/Text: bncntices@becket-lee.com Jul 13 2019 03:11:26 Kohls/Capital One,
 Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
 14296154 +E-mail/Text: bncntices@becket-lee.com Jul 13 2019 03:11:26 Kohls/Capital One,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
 14296156 EDI: PRA.COM Jul 13 2019 07:03:00 Portfolio Recovery, 120 Corporate Blvd Ste 100,
 Norfolk, VA 23502
 14296155 +EDI: PRA.COM Jul 13 2019 07:03:00 Portfolio Recovery, Po Box 41021,
 Norfolk, VA 23541-1021
 14297391 +EDI: RMSC.COM Jul 13 2019 07:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 14299926 +EDI: RMSC.COM Jul 13 2019 07:03:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 14296160 +EDI: VERIZONCOMB.COM Jul 13 2019 07:03:00 Verizon Wireless, Po Box 650051,
 Dallas, TX 75265-0051
 14296159 +EDI: VERIZONCOMB.COM Jul 13 2019 07:03:00 Verizon Wireless,
 Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550,
 Weldon Spring, MO 63304-2225

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14300330 CHESTER COUNTY HOSP, PO BOX 824406, PA 18182-4406
 14300326* +Benchmark Federal Cred, 1522 Mcdaniel Dr, West Chester, PA 19380-7034
 14300328* +Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400,
 Valhalla, NY 10595-2322
 14300329* +Cavalry Portfolio Services, 500 Summit Lake Drive, Valhalla, NY 10595-2322
 14300335* +Fay Servicing LLC, Attn: Bankruptcy, 440 S La Salle St Suite 2000, Chicago, IL 60605-5011
 14300336* +Fay Servicing LLC, 440 S La Salle St Ste 20, Chicago, IL 60605-5011
 14300337* +Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
 14300338* +Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
 14300342* +PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 100,
 Norfolk, VA 23502)
 14300341* +Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
 14300346* +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
 14300345* +The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
 14300348* +Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051
 14300347* +Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550,
 Weldon Spring, MO 63304-2225

TOTALS: 1, * 13, ## 0

District/off: 0313-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 29

Date Rcvd: Jul 12, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2019 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Metropolitan Life Insurance Company
bkgroup@kmlawgroup.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
REBECCA ANN SOLARZ on behalf of Creditor Metropolitan Life Insurance Company
bkgroup@kmlawgroup.com
RICHARD N. LIPOW on behalf of Joint Debtor Cindy Hefner richard@lipowlaw.com,
ecflipow@gmail.com;r44824@notify.bestcase.com
RICHARD N. LIPOW on behalf of Debtor Timothy Hefner richard@lipowlaw.com,
ecflipow@gmail.com;r44824@notify.bestcase.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	<u>Timothy Hefner</u>	Social Security number or ITIN	xxx-xx-6328
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u>Cindy Hefner</u>	Social Security number or ITIN	xxx-xx-0500
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-11911-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Timothy Hefner

Cindy Hefner

7/11/19

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.